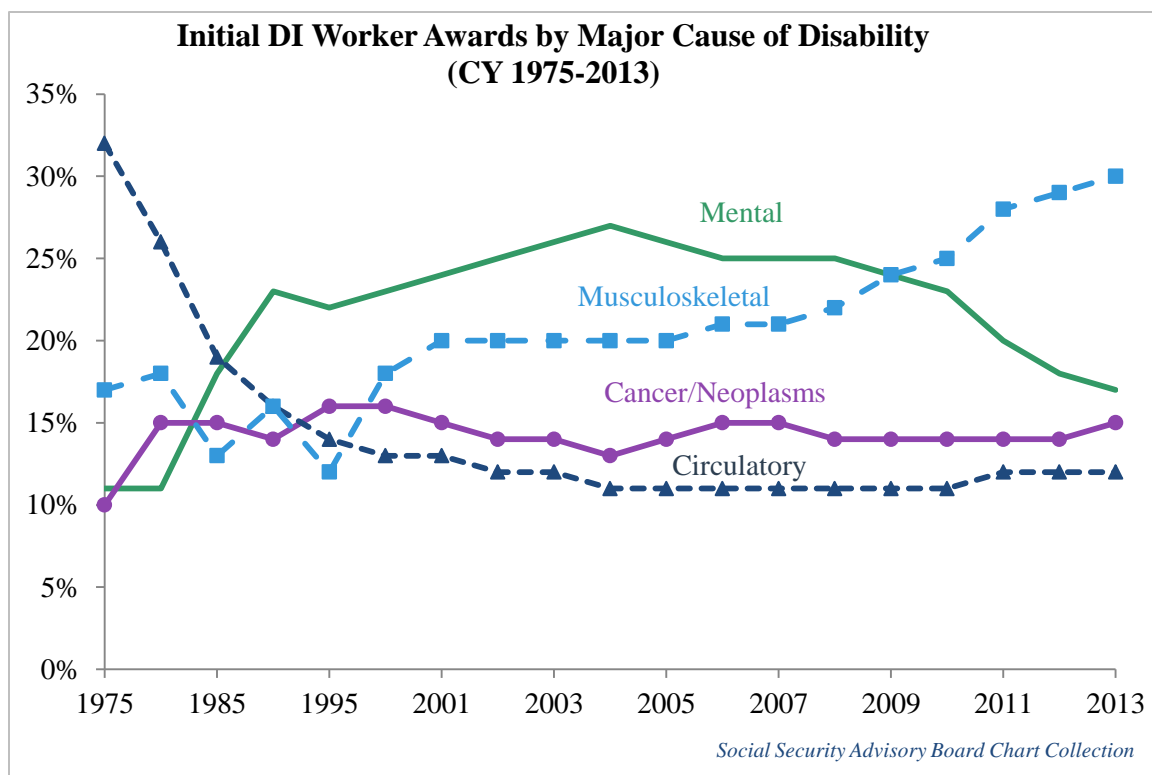


# Chapter 6: Characteristics of DI and SSI Beneficiaries

Social Security Advisory Board



# Chart 1: Initial DI Worker Awards by Major Impairment



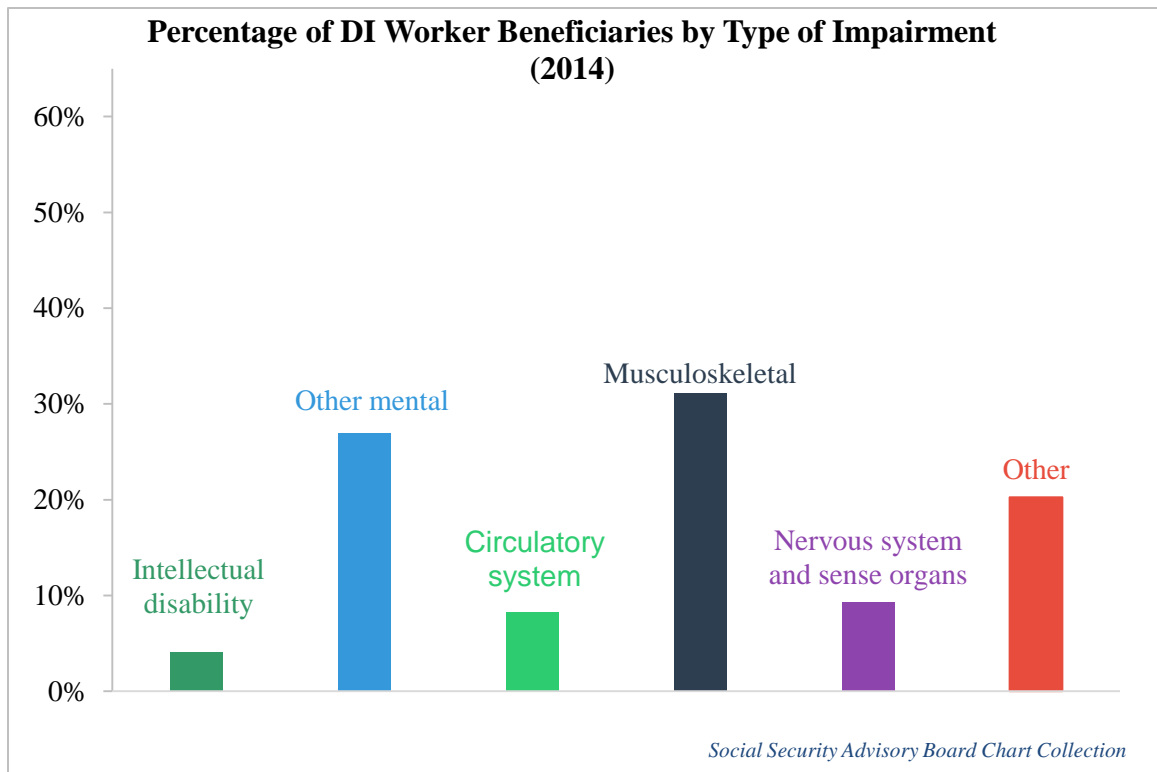
For many years, the mental impairment category was the largest single category of State agency disability awards. By 2010, however, musculoskeletal impairments began to exceed mental impairments as the basis for award. Other major causes are cancer and impairment of the circulatory system. The percentage of cases awarded on the basis of a circulatory impairment, however, has declined substantially over the years.

One contributing factor to the growth in mental impairment cases is the special review carried out to identify and evaluate 130,000 Supplemental Security Income (SSI) beneficiaries who were potentially eligible for Social Security disabled worker benefits because of earnings while receiving SSI. Many of these claims had a mental disorder diagnosis. This review was substantially concluded by March 2011.

## Sources:

U.S. Social Security Administration, Office of Disability Programs, data last received November 2015.

## Chart 2a: DI Worker Beneficiaries by Impairment

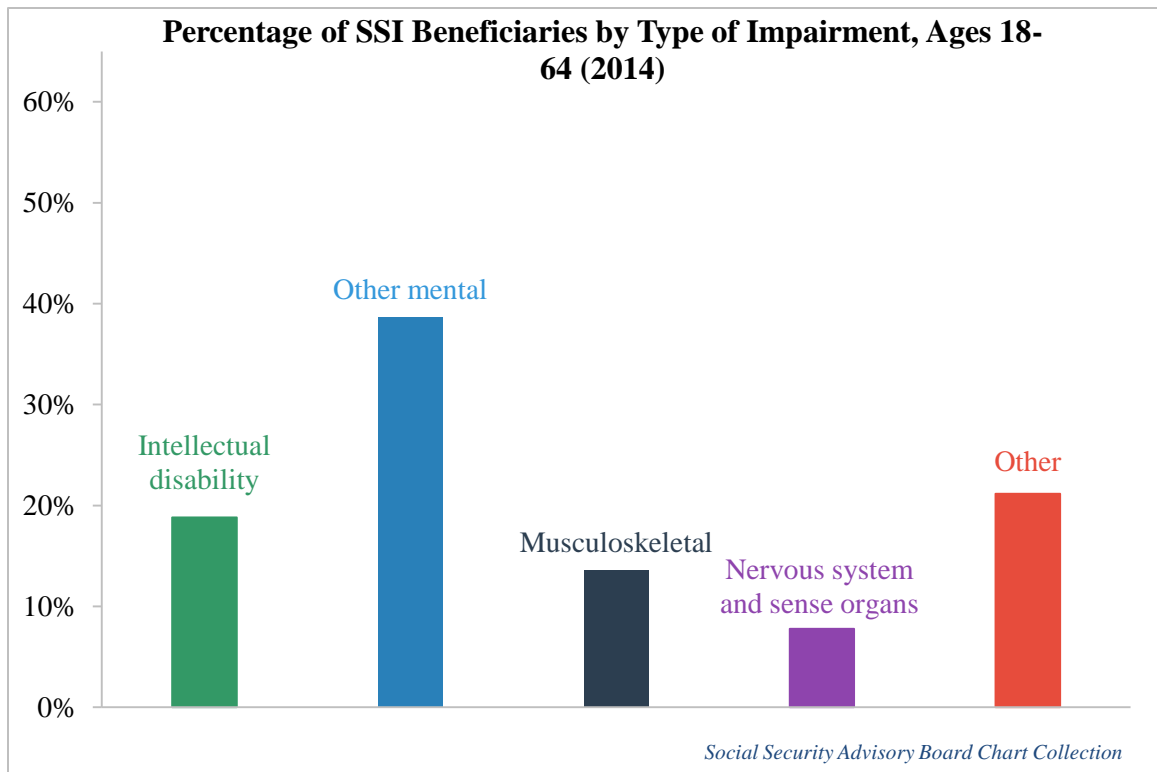


In 2014, the largest category of diagnoses for DI worker was diseases of the musculoskeletal system and connective tissue (31.2 percent). Mental disorder was the second large diagnostic group for disabled worker receiving disability benefits, with 31 percent of all disabled beneficiaries having such a disorder ( 4.1 percent with intellectual disability and 26.9 percent with other mental disorders). Other major diagnostic groups were nervous system and sense organs (9.3 percent) and circulatory system (8.3 percent).

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Report on the Social Security Disability Program, 2014*, table 21, November 2015, [https://www.ssa.gov/policy/docs/statcomps/di\\_asr/2014/sect01c.html#table21](https://www.ssa.gov/policy/docs/statcomps/di_asr/2014/sect01c.html#table21)

## Chart 2b: SSI Beneficiaries Ages 18-64 by Impairment

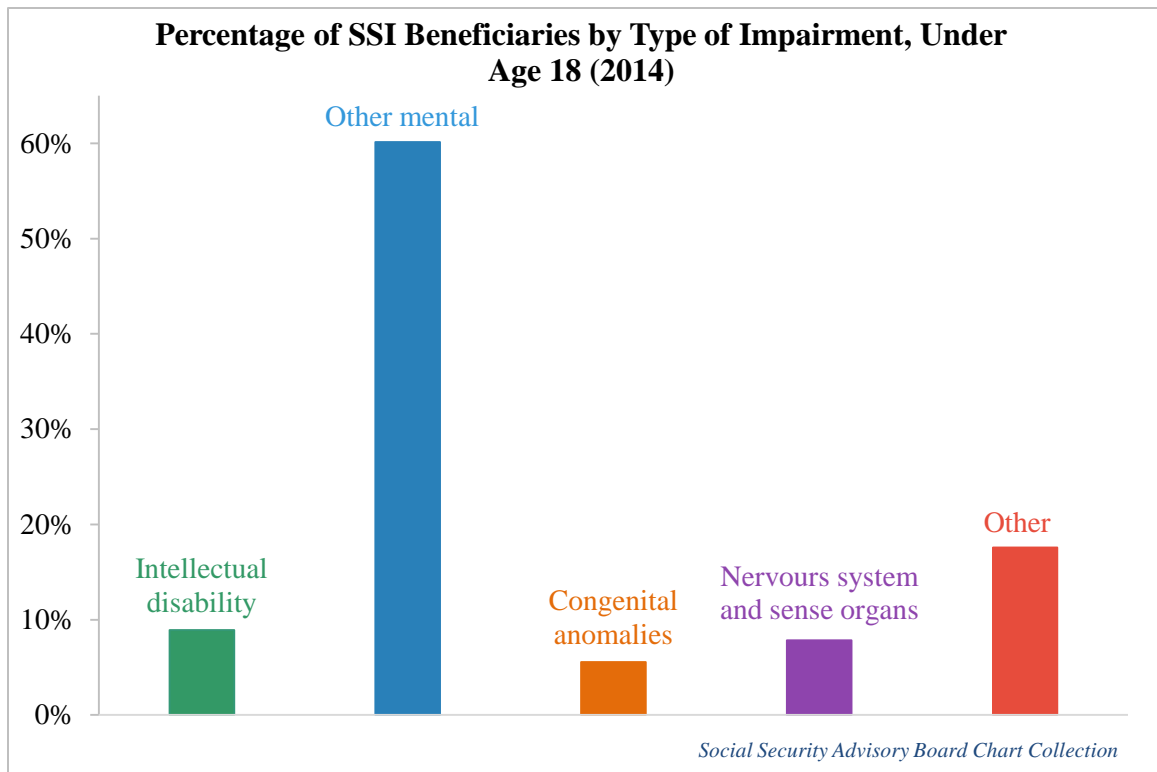


In 2014, Mental disorder was the leading diagnostic group for SSI recipients receiving disability benefits, with 57.4 percent of SSI recipients ages 18 to 64 having such a disorder (18.8 percent with intellectual disability and 38.6 percent with other mental disorders). Other major diagnostic groups were musculoskeletal system and connective tissue (13.6 percent) and nervous system sense organs (7.8 percent).

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *SSI Annual Statistical Report, 2014*, table 36, December 2014, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2014/sect06.html#table36](https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2014/sect06.html#table36)

## Chart 2c: SSI Beneficiaries under Age 18 by Impairment

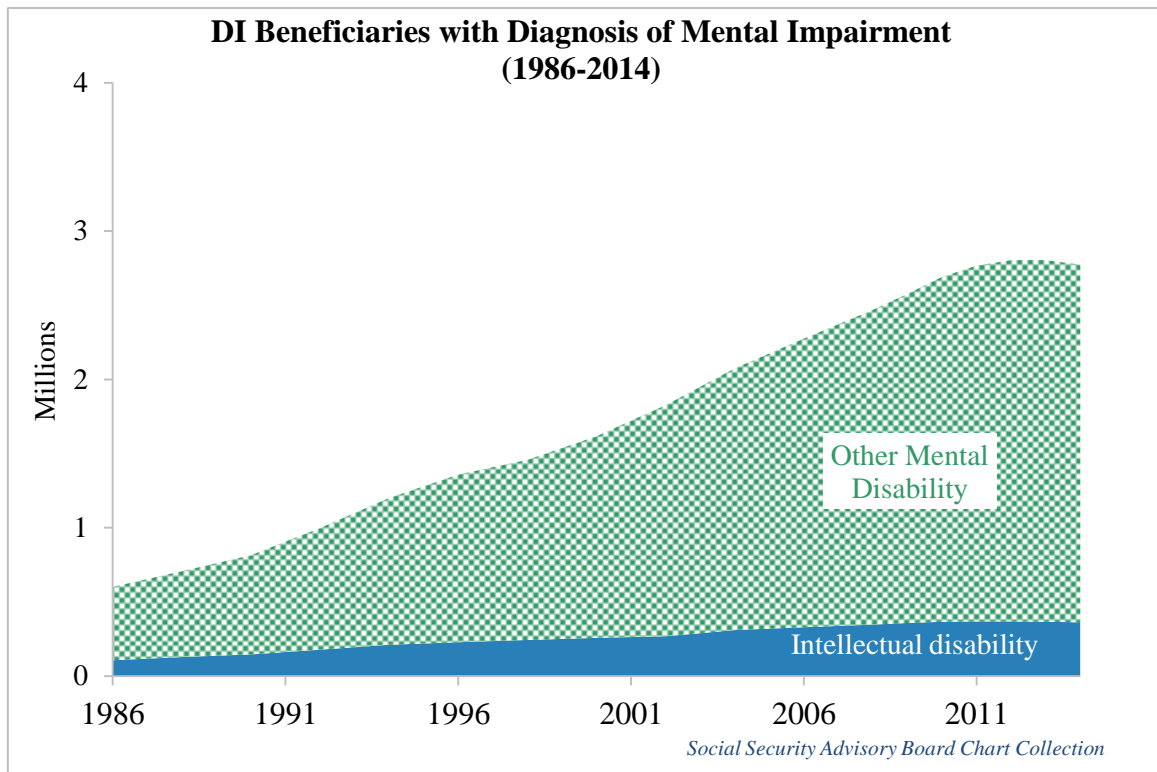


In 2014, Mental disorder was the leading diagnostic group for SSI recipients receiving disability benefits, with 69 percent of SSI recipients under ages 18 having such a disorder (8.9 percent with intellectual disability and 60.1 percent with other mental disorders). Other major diagnostic groups were musculoskeletal system and connective tissue (13.6 percent) and nervous system sense organs (7.8 percent).

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *SSI Annual Statistical Report, 2014*, table 36, December 2014, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2014/sect06.html#table36](https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2014/sect06.html#table36)

## Chart 3a: DI Beneficiaries with Mental Impairment

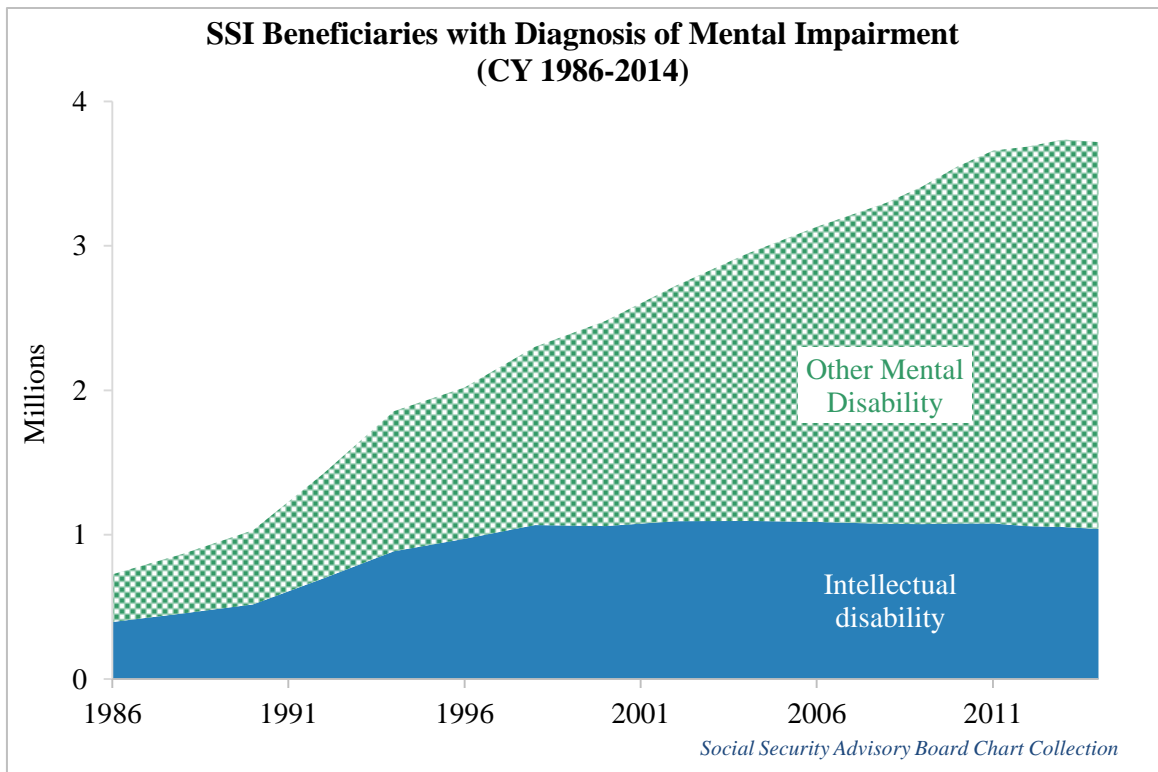


The 1980s saw significant changes in legislation, regulation, and adjudicative standards for mental disabilities. In August 1985, there was a complete revision of the adult mental listings, followed by limited revisions in 2000. Since the mid-1980s, the number of beneficiaries with a diagnosis of mental impairment has grown significantly in both the DI and the SSI programs.

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Report on the Social Security Disability Program, 2014*, table 21, November 2015,  
[https://www.ssa.gov/policy/docs/statcomps/di\\_asr/2014/sect01c.html#table21](https://www.ssa.gov/policy/docs/statcomps/di_asr/2014/sect01c.html#table21)

## Chart 3b: SSI Beneficiaries with Mental Impairment

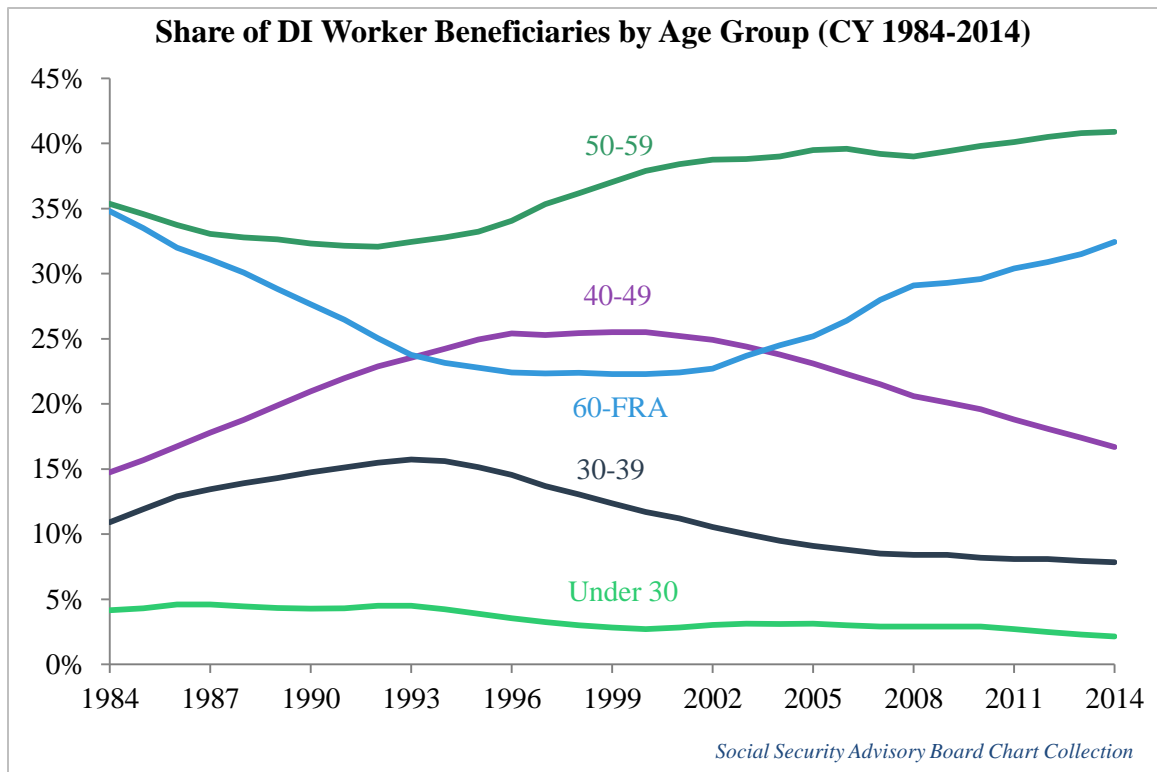


The 1980s saw significant changes in legislation, regulation, and adjudicative standards for mental disabilities. In August 1985, there was a complete revision of the adult mental listings, followed by limited revisions in 2000. Since the mid-1980s, the number of beneficiaries with a diagnosis of mental impairment has grown significantly in both the DI and the SSI programs. The growth in SSI has been particularly pronounced.

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *SSI Annual Statistical Report, 2014*, table 34, December 2015, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2014/sect06.html#table34](https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2014/sect06.html#table34)

## Chart 4: DI Worker Beneficiaries by Age Group



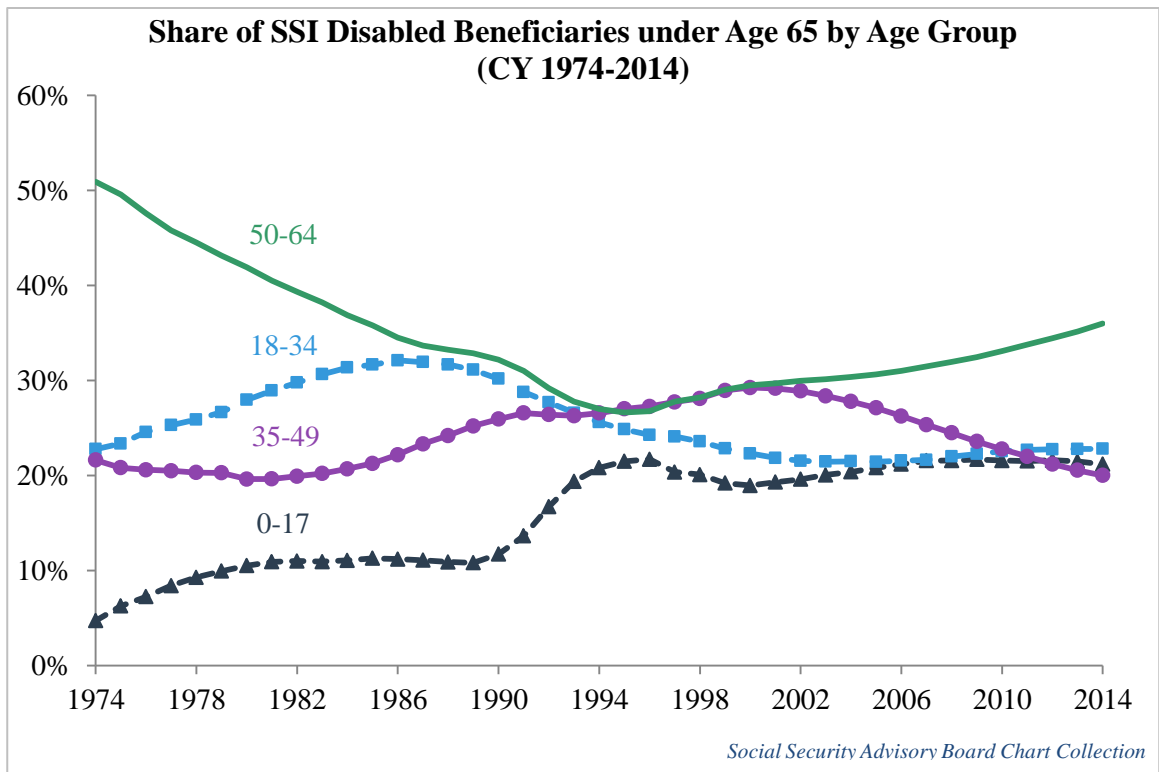
The age distribution of DI worker beneficiaries largely reflects changing demographics. DI beneficiaries are converted to retirement benefits at full retirement age (FRA), the age at which they can receive unreduced retirement benefits. The 1983 Social Security Amendments raised that age, which was then 65, beginning with people born in 1938 or later. FRA is will gradual increase from 65 to 67 over a 22-year period, with an 11-year hiatus at which the retirement age will remain at 66.

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Supplement, 2015*, table 5.D4, <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5d.html#table5.d4>



## Chart 5: SSI Disabled Beneficiaries under Age 65

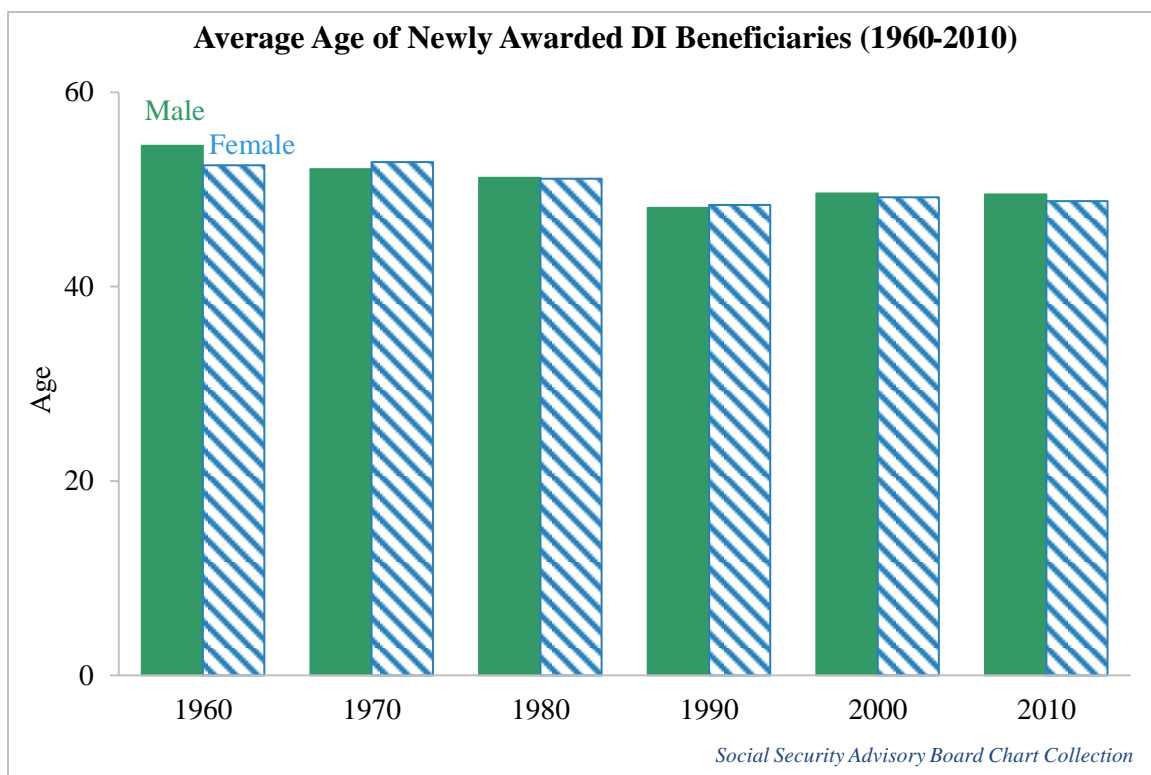


Throughout the SSI program's history, there have been slow increases in the number of disabled beneficiaries for all age groups. The youngest age bracket saw sharp growth in the early 1990s after the *Zebley* Supreme Court decision changed the definition of eligibility for children. That growth began to level off after 1996's *Personal Responsibility and Work Opportunity Act* tightened the SSI childhood criteria. The single largest group receiving SSI today, however, is the age group 50-64, representing nearly one-third of all beneficiaries.

### Sources:

U.S. Social Security Administration, Office of the Chief Actuary, *Annual Report of the SSI Program, 2015*, table IV.B6, August 2015, <http://www.socialsecurity.gov/oact/ssir/SSI15/ssi2015.pdf>

## Chart 6a: Average Age of Newly Awarded DI Beneficiaries

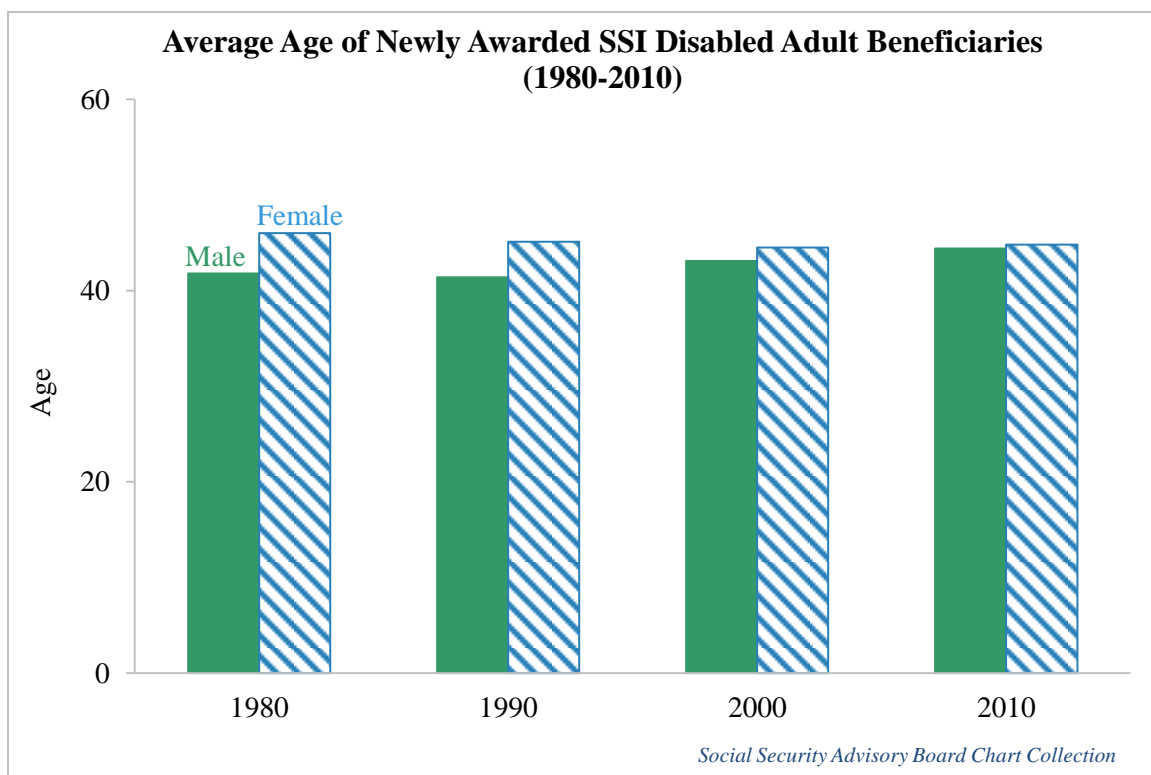


There has been an overall downward trend in the age of newly awarded DI beneficiaries. The average age of newly awarded adult SSI disability beneficiaries has been consistently lower than that of new DI beneficiaries.

### Sources:

U.S. Social Security Administration, Office of Research, Evaluation, and Statistics, SSA-831 file, data received.

## Chart 6b: Average Age of Newly Awarded SSI Disabled Adult Beneficiaries

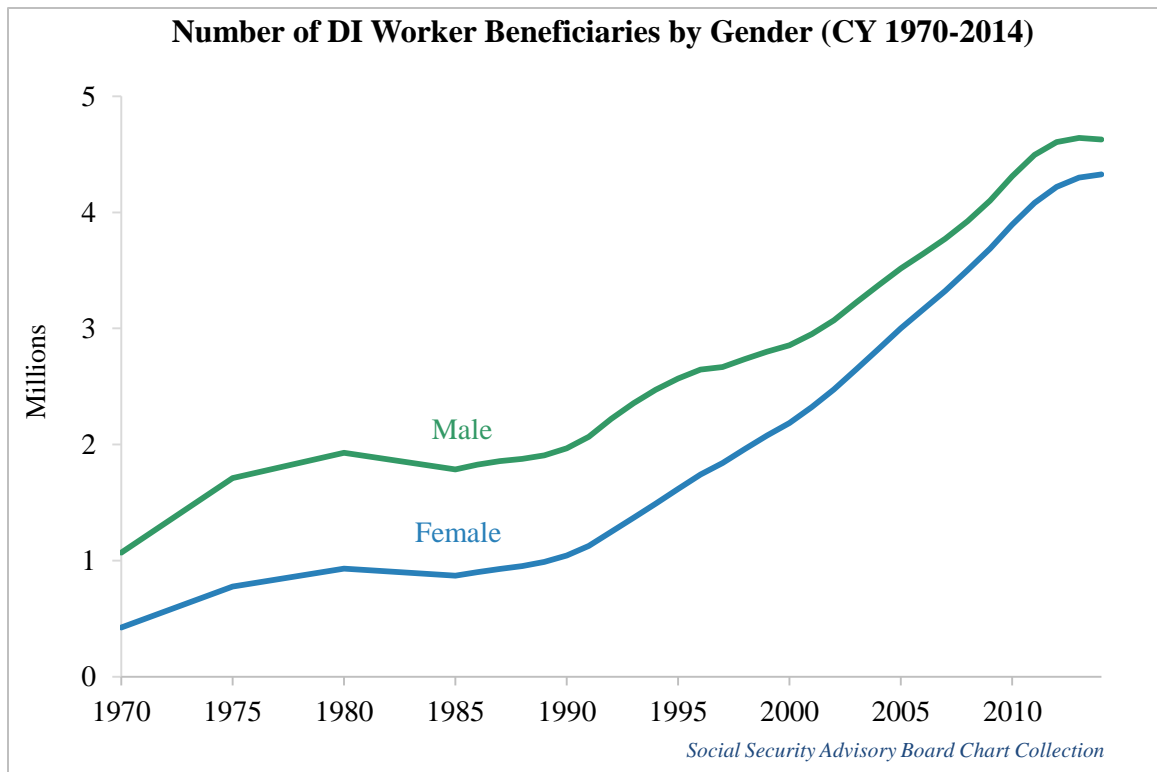


There has been an overall downward trend in the age of newly awarded DI beneficiaries. The average age of newly awarded adult SSI disability beneficiaries has been consistently lower than that of new DI beneficiaries.

### Sources:

U.S. Social Security Administration, Office of the Chief Actuary, from 10 percent sample files, data received.

## Chart 7: DI Worker Beneficiaries by Gender

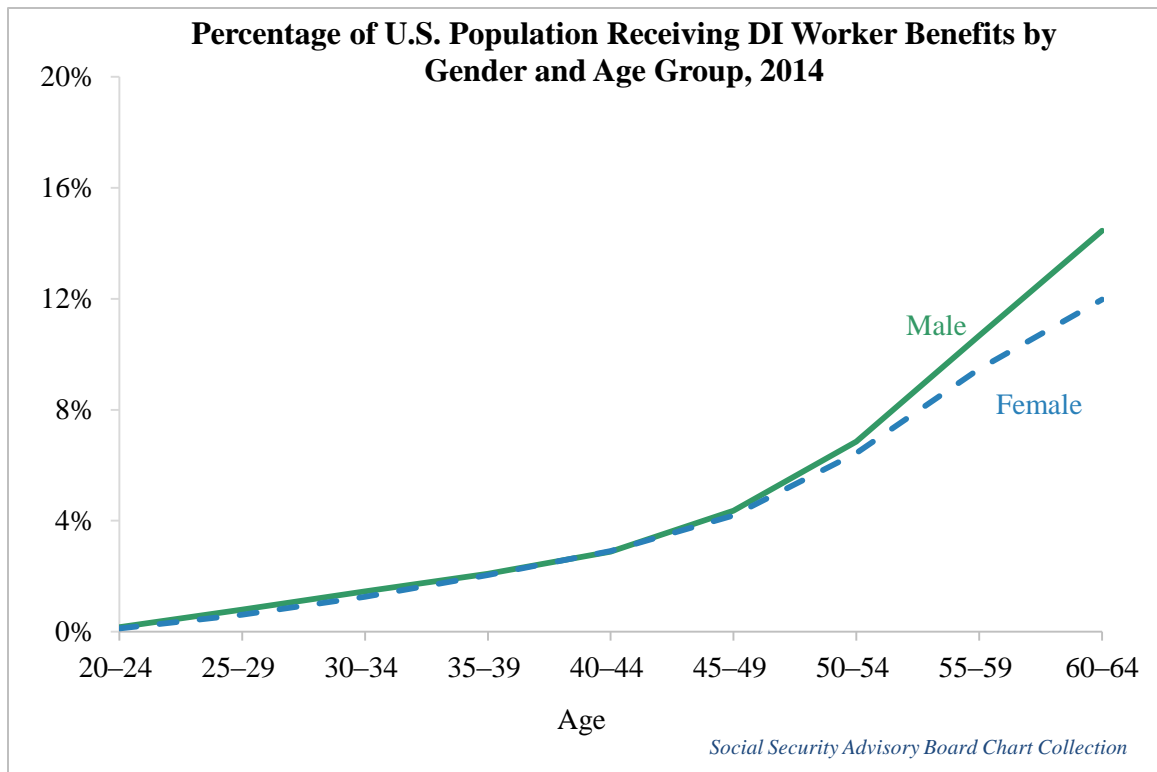


Women comprise an increasingly large proportion of DI worker beneficiaries. In 1970, they were 28 percent of the DI worker beneficiaries; by 2014, they represented 48 percent.

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Supplement, 2015*, table 5.D3, <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5d.html#table5.d3>

## Chart 8: Proportion of the Population Receiving DI Worker Benefits



The proportion of the population receiving SSDI rises rapidly with age for both men and women for many reasons. First, the likelihood of having disabling conditions increases with age and the large baby boom generation is now moving through their most disability prone years. The criteria for eligibility above age 50 are somewhat more lenient than at younger ages. Finally, many of those awarded disability at earlier ages have impairments with longer life expectancy and will remain on the program until they convert to retirement benefits.

**Sources:**

**DI data:**

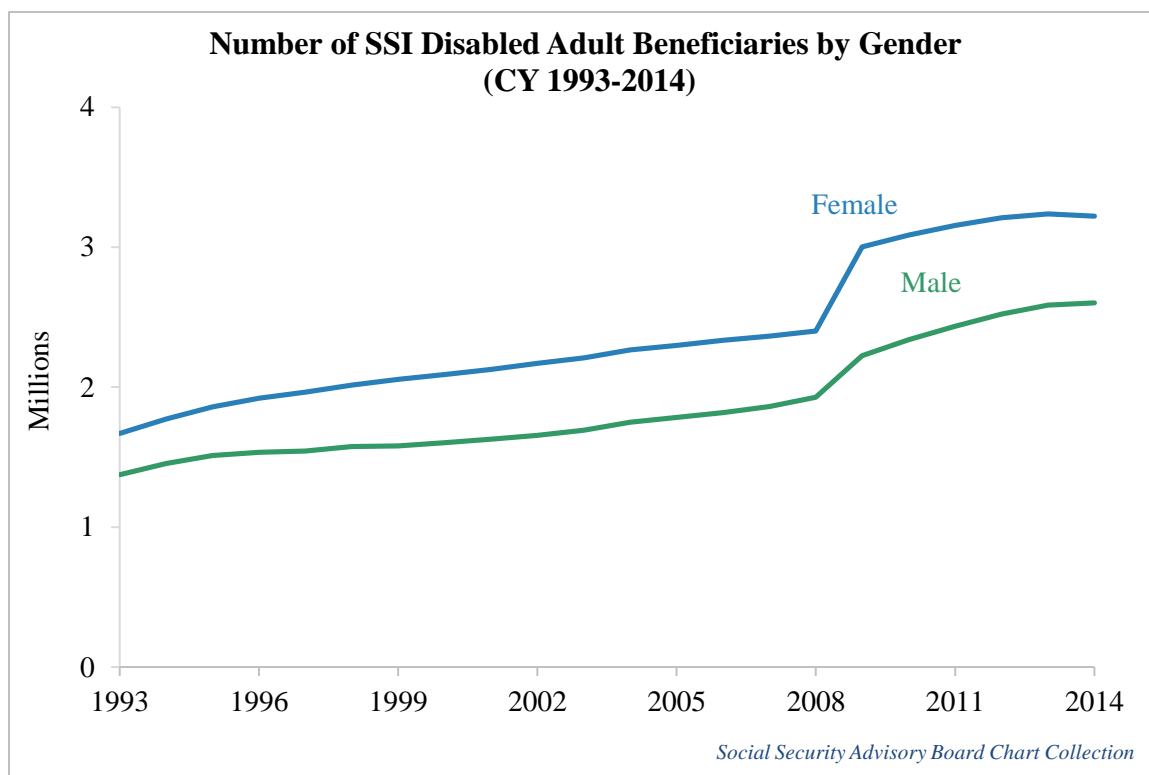
U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Supplement, 2015*, table 5.A1.2 <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5a.html#table5.a1.2>

**Population data:**

U.S. Census Bureau, Population Division, *Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States and Puerto Rico*.

**Note:** Estimates of the U.S. resident population include persons who are residents in the 50 States and the District of Columbia. These estimates exclude residents of the Commonwealth of Puerto Rico and residents of the Island areas under U.S. sovereignty or jurisdiction (principally American Samoa, Guam, U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands). The definition of residence conforms to the criteria used in Census 2000, which defines a resident of a specified area as a person “usually resident” in that area. Estimates of the resident population exclude the U.S. Armed Forces overseas, as well as civilian U.S. citizens whose usual place of residence is outside the U.S.

## Chart 9a: SSI Disabled Adult Beneficiaries

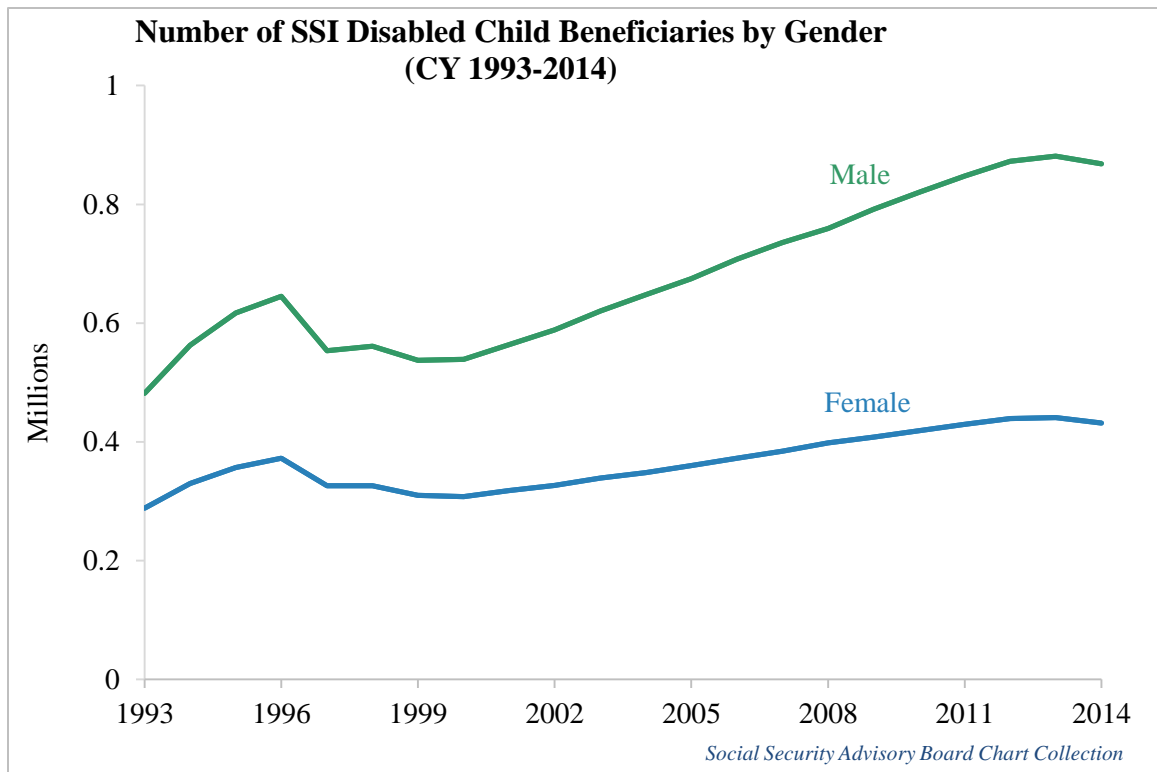


Women represent the majority of SSI disabled beneficiaries between 18 and 64. In the years shown, they ranged from 55 percent to 57 percent of this group.

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Supplement 2015*, table 7.E3, <https://www.socialsecurity.gov/policy/docs/statcomps/supplement/2015/7e.html#table7.e3>

## Chart 9b: SSI Disabled Child Beneficiaries

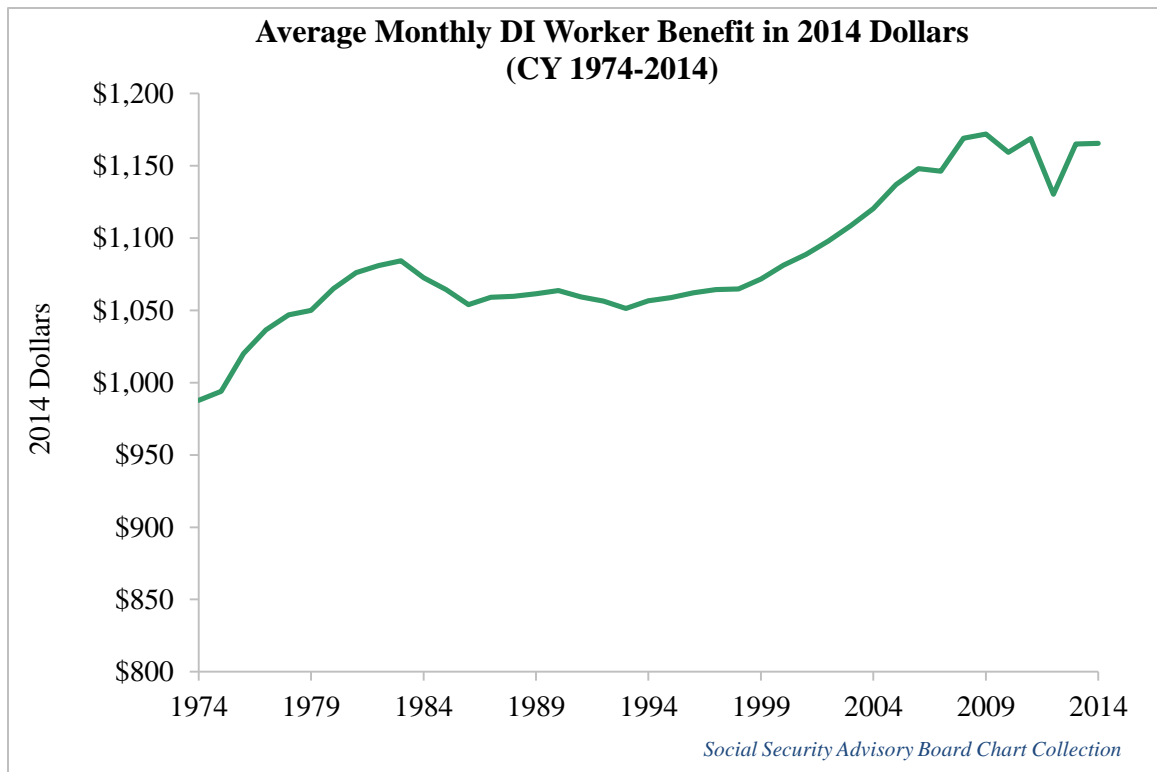


For beneficiaries under age 18, on the other hand, males are in the majority, making up 62 to 67 percent of the total in each of the years shown. The diagnostic group with the largest imbalance by gender is mental disorders (other than intellectual disability). Males account for 73 percent of that group.

### Sources:

U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Supplement 2015*, table 7.E3, <https://www.socialsecurity.gov/policy/docs/statcomps/supplement/2015/7e.html#table7.e3>

## Chart 10: Average Monthly DI Worker Benefit



Expressed in 2014 dollars, the average DI worker benefit saw a gradual increase, from \$987 in 1974 to \$1,165 in 2014.

**Sources:**

**DI data:**

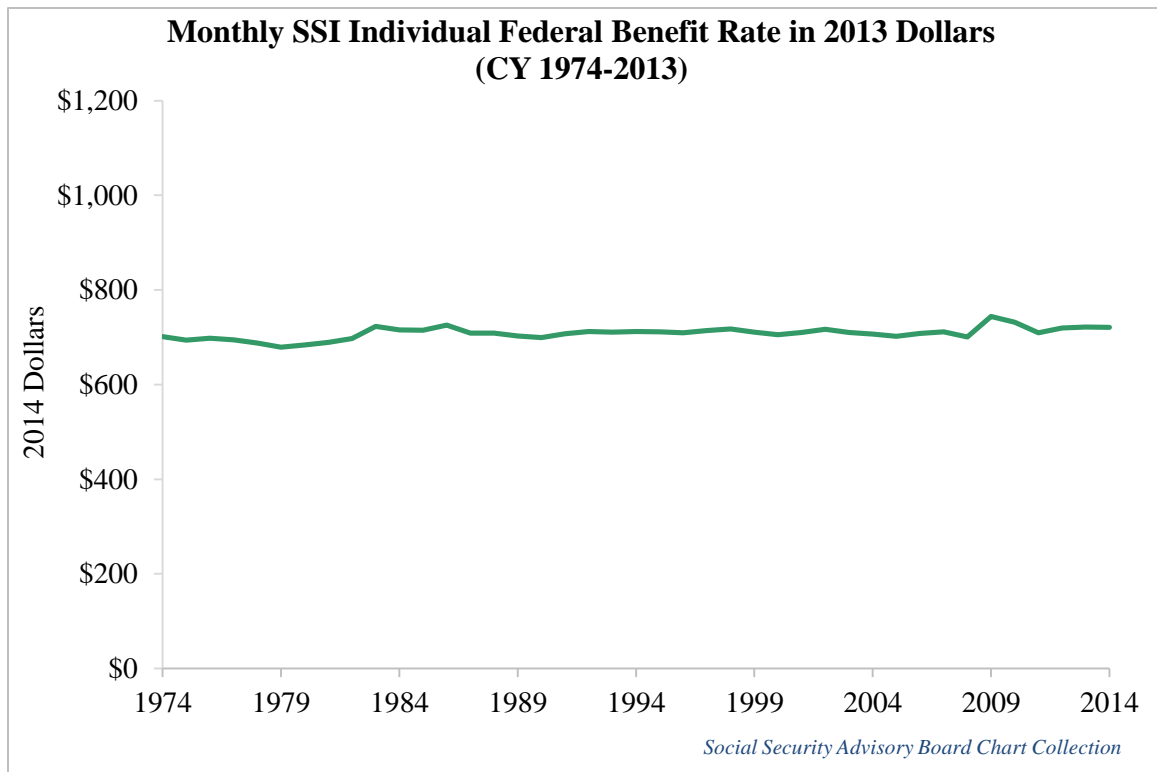
U.S. Social Security Administration, Office of Retirement and Disability Policy, *Annual Statistical Supplement, 2015*, table 5.D1, <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5d.html#table5.d1>

**Converted to 2014 Dollars with:**

U.S. Department of Labor, Bureau of Labor Statistics, *CPI Inflation Calculator*, [http://www.bls.gov/data/inflation\\_calculator.htm](http://www.bls.gov/data/inflation_calculator.htm)



# Chart 11: Monthly SSI Federal Benefit Rate



Expressed in constant dollars, the SSI Federal benefit rate has been fairly flat since the program began in 1974.

**Sources:**

**SSI data:**

U.S. Social Security Administration, Office of the Chief Actuary, *Annual Report of the SSI Program, 2015*, table IV.A2, August 2015, <http://www.socialsecurity.gov/oact/ssir/SSI15/ssi2015.pdf>

**Converted to 2014 Dollars with:**

U.S. Department of Labor, Bureau of Labor Statistics, *CPI Inflation Calculator*, [http://www.bls.gov/data/inflation\\_calculator.htm](http://www.bls.gov/data/inflation_calculator.htm)